

Biographical Details of Directors and Senior Management

Directors

Mr. John Kam-pak Yan

Aged 61. Chairman and Managing Director of the Bank. Joined the Bank in August 1959. Appointed a Director in February 1988 and as Managing Director in October 1997. Chief Executive since April 2000. Elected Chairman in September 2001.

Mr. Jung-sen Lee, OBE, LLD

Aged 87. Appointed a Director of the Bank in May 1952. A Director of Lee Gardens International Holdings Limited and Television Broadcasts Limited.

Mr. Hung-ching Yung, JP

Aged 80. Appointed a Director of the Bank in March 1973. Managing Director and General Manager of Nanyang Holdings Limited and Chairman of The Shanghai Commercial & Savings Bank, Ltd.

Mr. Frank Kai-shu Lau

Aged 60. General Manager of the Bank. First joined the Bank in August 1959 and resigned in November 1972. Rejoined the Bank in August 1977. Appointed a Director in March 1996. Alternate Chief Executive since April 2000.

Mr. Ernesto Tang-fai Ng

Aged 59. A Deputy General Manager of the Bank. Joined the Bank in June 1967. Appointed a Director in March 1996.

Dr. Liu Jinbao

Aged 50. Appointed a Director of the Bank in September 1998. Vice Chairman and Chief Executive of BOC Hong Kong (Holdings) Limited and Bank of China (Hong Kong) Limited.

Mr. Lincoln Chu Kuen Yung, JP

Aged 57. Appointed a Director of the Bank in September 1998. He has extensive experience in the textile industry, banking and investment. Currently he serves as a Director of Nanyang Holdings Limited, The Shanghai Commercial & Savings Bank, Ltd. and Tai Ping Carpets International Limited.

Mr. Shen Ruolei

Aged 57. Appointed a Director of the Bank in March 1999. Chairman of Shanghai United International Investment Ltd.

Dr. Philip Kin Hang Wong, GBS, JP, LLD, DH

Aged 70. Appointed a Director of the Bank in March 2001. A consultant of a Hong Kong firm of solicitors and also a Notary Public and a China Appointed Attesting Officer.

Mr. David Joseph Zuercher

Aged 56. Appointed an Alternate Director to Professor Chang-Lin Tien in January 1999 and resigned in March 2001 when he was appointed a Director of the Bank. Executive Vice President of Wells Fargo Bank, N.A.

Dr. Richard Lee

Aged 65. Appointed a Director of the Bank in April 2001. Chairman of TAL Apparel Limited and a Director of Trinity Textiles Limited.

Mr. Johnson Mou Daid Cha

Aged 51. Appointed a Director of the Bank in September 2001. Managing Director of The Mingly Corporation Limited, and also a Director of HKR International Limited, Hanison Construction Holdings Limited and China International Capital Corporation Limited, and a member of the Council of Advisors on Innovation and Technology for the Government of Hong Kong SAR.

Mr. David Sek-chi Kwok

Aged 49. A Deputy General Manager of the Bank. Joined the Bank in October 1971. Appointed a Director in October 2001.

Mr. Robert Law Joss

Aged 61. Served as a Director of the Bank from April 1979 to March 1984 and also from July 1985 to March 1993. Appointed an Alternate Director to Mr. David Joseph Zuercher in March 2001 and resigned in April 2002 when he was appointed a Director of the Bank. A Director of Wells Fargo & Company. Dean of the Graduate School of Business at Stanford University.

Mr. Law Man Wah

Aged 51. Appointed an Alternate Director to Dr. Liu Jinbao in July 2001. Chief Financial Officer of BOC Hong Kong (Holdings) Limited and Bank of China (Hong Kong) Limited, and a Director of Nanyang Commercial Bank, Limited.

Mr. Ignatius Wooi-kean Choong

Aged 41. Served as an Alternate Director to Mr. Paul Mandeville Hazen from January 1997 to March 2001 and also as an Alternate Director to Professor Chang-Lin Tien from March 2001 to March 2002. Appointed an Alternate Director to Mr. Robert Law Joss in April 2002. Managing Director, Asia Investment Management, of Wells Fargo Bank, N.A.

Dr. Lam Chat Yu

Aged 51. Appointed an Alternate Director to Mr. Johnson Mou Daid Cha in May 2002. He has more than 20 years of investment experience, including 13 years in Silicon Valley, California and 8 years in Asia. He is an Executive Director of The Mingly Corporation Limited.

Mr. Michael Gallagher

Aged 41. Appointed an Alternate Director to Mr. David Joseph Zuercher in January 2003. Senior Vice President and Regional Manager of Asia Regional Office, Wells Fargo Bank, N.A.

Senior Management

Mr. John Kam-pak Yan

(Biographical details are set out on page 8)

Mr. Frank Kai-shu Lau

(Biographical details are set out on page 8)

Mr. Ernesto Tang-fai Ng

(Biographical details are set out on page 8)

Mr. David Sek-chi Kwok

(Biographical details are set out above)

Mr. Ambrose Kwong-chung Chan

Aged 61. Assistant General Manager of the Bank. Joined the Bank in August 1959.